

**Table I.F.2(2009) Average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	917	1,266	1,300	1,264	1,029	678	1,283	822
Industry group **								
Agric., fish., forest.	741	.	.	.	.	.	1,368	597
Mining and manufacturing	902	.	.	.	.	.	1,413	809
Construction	1,161	.	.	.	.	.	1,231	1,082
Utilities and transp.	864	.	.	.	.	.	1,405	796
Wholesale trade	970	.	.	.	.	.	1,306	859
Fin. svcs. and real estate	900	.	.	.	.	.	1,381	813
Retail trade	856	.	.	.	.	.	1,313	777
Professional services	918	.	.	.	.	.	1,264	816
Other services	925	.	.	.	.	.	1,171	854
Ownership								
For profit, incorporated	923	.	.	.	.	.	1,322	819
For profit, unincorporated	966	.	.	.	.	.	1,268	847
Nonprofit	838	.	.	.	.	.	979	815
Age of firm								
Less than 5 years	1,122	.	.	.	.	.	1,276	943
5-9 years	1,227	.	.	.	.	.	1,343	1,114
10-19 years	1,169	.	.	.	.	.	1,319	1,068
20 or more years	849	.	.	.	.	.	1,254	781
Multi/single status								
2 or more locations	756	.	.	.	.	.	1,335	743
1 location only	1,219	.	.	.	.	.	1,279	1,144
Percent full-time employees								
Less than 25%	990	.	.	.	.	.	1,278	874
25-49 %	904	.	.	.	.	.	1,251	813
50-74 %	818	.	.	.	.	.	1,218	740
75% or more	933	.	.	.	.	.	1,293	835
Union presence								
No union employees	997	.	.	.	.	.	1,309	885
Has union employees	642	.	.	.	.	.	737	637
Unknown	741	.	.	.	.	.	953	736
Percent low wage employees								
50% or more low wage	922	.	.	.	.	.	1,295	866
Less than 50% low wage	916	.	.	.	.	.	1,281	810

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

. Data suppressed due to high standard errors or no reported values in cell.

\*\* Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to IC data prior to 2000. See Technical Appendix.

**Table I.F.2(2009) Standard error for average individual deductible (in dollars) per employee enrolled with single coverage in a health insurance plan that had a deductible at private-sector establishments by firm size and selected characteristics: United States, 2009**

Characteristics	Total	Less than 10 employees	10-24 employees	25-99 employees	100-999 employees	1000 or more employees	Less than 50 employees	50 or more employees
United States	8.65	23.75	36.46	30.75	36.61	13.81	24.31	7.98
Industry group **								
Agric., fish., forest.	141.98	.	.	.	.	.	168.85	144.59
Mining and manufacturing	40.70	.	.	.	.	.	75.30	41.22
Construction	56.38	.	.	.	.	.	46.05	91.17
Utilities and transp.	86.98	.	.	.	.	.	124.16	100.53
Wholesale trade	42.55	.	.	.	.	.	41.93	50.96
Fin. svcs. and real estate	29.15	.	.	.	.	.	116.78	35.36
Retail trade	21.95	.	.	.	.	.	54.61	25.15
Professional services	21.99	.	.	.	.	.	36.95	27.94
Other services	41.36	.	.	.	.	.	43.72	55.77
Ownership								
For profit, incorporated	12.34	.	.	.	.	.	24.40	12.53
For profit, unincorporated	39.69	.	.	.	.	.	68.79	37.01
Nonprofit	24.32	.	.	.	.	.	57.54	25.56
Age of firm								
Less than 5 years	74.45	.	.	.	.	.	64.38	106.89
5-9 years	80.09	.	.	.	.	.	83.25	98.80
10-19 years	43.56	.	.	.	.	.	64.14	62.07
20 or more years	6.32	.	.	.	.	.	26.08	7.86
Multi/single status								
2 or more locations	10.67	.	.	.	.	.	72.82	10.62
1 location only	35.27	.	.	.	.	.	30.06	58.34
Percent full-time employees								
Less than 25%	58.02	.	.	.	.	.	126.65	78.14
25-49 %	34.22	.	.	.	.	.	90.37	43.14
50-74 %	30.57	.	.	.	.	.	47.98	35.78
75% or more	13.21	.	.	.	.	.	25.47	13.32
Union presence								
No union employees	14.55	.	.	.	.	.	26.73	12.14
Has union employees	27.38	.	.	.	.	.	93.08	29.16
Unknown	33.05	.	.	.	.	.	205.48	31.95
Percent low wage employees								
50% or more low wage	21.45	.	.	.	.	.	36.70	24.82
Less than 50% low wage	7.80	.	.	.	.	.	27.10	7.10

Source: Agency for Healthcare Research and Quality, Center for Financing, Access and Cost Trends. 2009 Medical Expenditure Panel Survey-Insurance Component.

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